

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
George L Moran, Jr.
Sabrina L Moran
Debtors

Case No. 16-25465-beh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0757-2

User: mag
Form ID: 318

Page 1 of 2
Total Noticed: 24

Date Rcvd: Nov 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2019.

db/jdb
cr +George L Moran, Jr., Sabrina L Moran, 15828 93rd Street, Kenosha, WI 53142-7957
+JPMorgan Chase Bank, N. A. successor by merger to, Gray & Associates LLP,
16345 W. Glendale Drive, New Berlin, WI 53151-2841
cr +Mount Prospect Town Home Association (Boxwood), c/o Kohner, Mann & Kailas, S.C.,
Washington Building, 4650 N. Pt. Washington Rd., Milwaukee, WI 53212-1077
9748277 +Asset Recovery Solutions, LLC, Attn Bankruptcy Dept, 2200 E Devon Ave Ste 200,
Des Plaines, IL 60018-4501
9748278 +Aurora Health Care Inc, Attn Bankruptcy Dept, PO Box 809418, Chicago, IL 60680-9418
9876135 +CarMax Business Services LLC, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
9748279 +CarMax, Attn Bankruptcy Dept, PO Box 3174, Milwaukee, WI 53201-3174
9748281 +Cook County Treasurer, Attn Bankruptcy Dept, PO Box 805438, Chicago, IL 60680-4155
9748284 +Mount Prospect Townhome, Attn Bankruptcy Dept, PO Box 61955, Phoenix, AZ 85082-1955
9748286 +State Collection Service Inc, Attn Bankruptcy Dept, 2509 S Stoughton Rd,
Madison, WI 53716-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

cr +EDI: QJMCAFFIDI.COM Nov 21 2019 07:38:00 John M. Scaffidi,
4701 North Port Washington Road, P.O. Box 11975, Milwaukee, WI 53211-0975
+E-mail/Text: BKNOTICES@GRAY-LAW.COM Nov 21 2019 03:02:03 Wells Fargo Bank, N.A.,
c/o Gray & Associates, LLP, 16345 West Glendale Drive, New Berlin, WI 53151-2841
9748274 E-mail/Text: bankruptcy@alliance-collections.com Nov 21 2019 03:00:19
Alliance Collection Agencies Inc, Attn Bankruptcy Dept, PO Box 1267,
Marshfield, WI 54449
9748276 E-mail/Text: ebn@americollect.com Nov 21 2019 03:01:13 Americollect Inc,
Attn Bankruptcy Dept, PO Box 1566, Manitowoc, WI 54221
9748275 +E-mail/Text: bncmail@-legal.com Nov 21 2019 03:01:20 Altair OH XIII LLC,
c/o Weinstein and Riley PS, 2001 Western Ave Ste 400, Seattle, WA 98121-3132
9748280 +E-mail/Text: collections@ccis.edu Nov 21 2019 03:01:58 Columbia College,
Attn Bankruptcy Dept, 1001 Rogers St, Columbia, MO 65216-0001
9748282 +E-mail/Text: BKNOTICES@GRAY-LAW.COM Nov 21 2019 03:02:03 Gray & Associates LLP,
Attn Bankruptcy Dept, 16345 West Glendale Drive, New Berlin, WI 53151-2841
9748283 EDI: JEFFERSONCAP.COM Nov 21 2019 07:38:00 Jefferson Capital Systems LLC,
Attn Bankruptcy Dept, PO Box 7999, Saint Cloud, MN 56302
9748285 +E-mail/Text: admin@paypps.com Nov 21 2019 03:01:42 Professional Placement Services LLC,
Attn Bankruptcy Dept, PO Box 612, Milwaukee, WI 53201-0612
9748287 +E-mail/Text: DL-CSGBankruptcy@charter.com Nov 21 2019 03:01:29
Time Warner/Credit Management, Attn Bankruptcy Dept, PO Box 118288,
Carrollton, TX 75011-8288
9998377 +E-mail/Text: Bankruptcy-Notifications@we-energies.com Nov 21 2019 03:00:25 We Energies,
Attn Bankruptcy Dept. RM A130, 333 W Everett St, Milwaukee WI 53203-2803
9748288 +EDI: WFFC.COM Nov 21 2019 07:38:00 Wells Fargo Bank, Attn Bankruptcy Dept,
3476 Stateview Blvd, Fort Mill, SC 29715-7200
9781023 EDI: WFFC.COM Nov 21 2019 07:38:00 Wells Fargo Bank, N.A., Default Document Processing,
N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
9748289 +EDI: WISCDEPREV.COM Nov 21 2019 07:38:00 Wisconsin Department of Revenue,
Attn Special Procedures Unit, PO Box 8901, Madison, WI 53708-8901

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2019 at the address(es) listed below:

Alexander E. George on behalf of Creditor Mount Prospect Town Home Association (Boxwood)
ageorge@kmksc.com
Anthony J. Kryshak on behalf of Debtor George L Moran, Jr. anthony@kryshaklawoffice.com
Anthony J. Kryshak on behalf of Joint Debtor Sabrina L Moran anthony@kryshaklawoffice.com
Jay J. Pitner on behalf of Creditor JPMorgan Chase Bank, N. A. successor by merger to Bank
One bknotices@gray-law.com/bknotice@gmail.com
Jay J. Pitner on behalf of Creditor Wells Fargo Bank, N.A.
bknotices@gray-law.com/bknotice@gmail.com
John M. Scaffidi jmstrustee@rsmlaw.com, jscaffidi@ecf.axosfs.com
Mary B. Grossman on behalf of Trustee Mary B. Grossman ecf@chapter13milwaukee.com,
mgwi_ecf@trustee13.com
Office of the U. S. Trustee ustpreion11.mi.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:Debtor 1 George L Moran, Jr.

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0081**

EIN --_-----

Debtor 2 Sabrina L Moran

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9903**

EIN --_-----

United States Bankruptcy Court **Eastern District of Wisconsin**Case number: **16-25465-beh****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George L Moran, Jr.

Sabrina L Moran

11/20/19**By the court:** Beth E. Hanan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.